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PTO/SB/21 (08-03)

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/818,708	
	Filing Date	March 27, 2001	
	First Named Inventor	Adelson et al	
	Art Unit	2171	
	Examiner Name	Cindy Nguyen	
Total Number of Pages in This Submission	10	Attorney Docket Number	Hartford-Adelson-1

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance communication to Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below): Statement of the Substance of the Interview to Final Office Action
Remarks Amendment and Response to Office Action Patent: Method and System for an On-Line-Like Account Processing and Management.		

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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Joseph R. Carvalko, Jr. Duane Morris LLP
Signature	<i>Joseph R. Carvalko, Jr.</i>
Date	July 12, 2002

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ER836989380US

Serial No. 09/818,708
July 12, 2004

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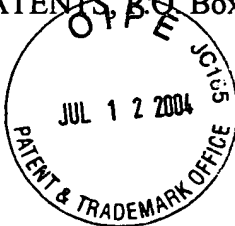
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application	:	Group Art Unit: 2171
Adelson et al	:	
Serial Number: 09/818,708	:	Examiner: Nguyen, Cindy
	:	
Filed: March 27, 2001	:	Attn. Docket No.: Hartford-Adelson-1
	:	
Title: Method and System for an	:	Date: July 9, 2004
On-Line-Like Account Processing	:	
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AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Office Action mailed May 25, 2004, having a shortened statutory date of response set to expire on August 25, 2004 kindly enter the following response and amendment.

Remarks/Arguments begin on page 2 of this paper.